

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Omar Barron  
April S. Barron  
Debtors

Case No. 15-00821-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: LyndseyPr  
Form ID: 309A

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Sep 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2019.

db/jdb  
aty +Omar Barron, April S. Barron, 118 Lighthouse Drive, Mechanicsburg, PA 17050-2442  
+Ashlee Crane Fogle, RAS Crane LLC, 10700 Abbott's Bridge Rd, Suite 170,  
Duluth, GA 30097-8461  
aty +Johanna Hill Rehkamp, Cunningham, Chernicoff & Warshawsky, PC, P.O. Box 60457,  
2320 N. Second Street, Harrisburg, PA 17110-1008  
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street,  
Harrisburg, PA 17102-2392  
cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
4627438 +ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Navient Solutions, Inc. On Behalf of USAFUNDS,  
Attn: Bankruptcy Litigation E3149, PO BOX 9430, Wilkes-Barre, PA 18773-9430)  
4612533 +CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485  
4612537 +JENNIFER LYNN FRECHIE, ESQ, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538  
4624118 M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508  
4612541 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001  
4612542 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,  
HARRISBURG, PA 17120-0001  
4612543 +UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, 228 WALNUT STREET, SUITE 220,  
HARRISBURG, PA 17101-1738  
4612544 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001  
4612545 USA FUNDS, P.P. BOX 6180, INDIANAPOLIS, IN 46206  
5064600 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rec@cclawpc.com Sep 03 2019 19:48:32 Robert E Chernicoff,  
Cunningham and Chernicoff PC, 2320 North Second Street, Harrisburg, PA 17110  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 03 2019 19:49:58 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4623866 EDI: RESURGENT.COM Sep 03 2019 23:13:00 CACH, LLC, PO Box 10587,  
Greenville SC 29603-0587  
4612532 +EDI: CITICORP.COM Sep 03 2019 23:13:00 CITICARDS/CITIBANK, P.O. BOX6500,  
SIOUX FALLS, SD 57117-6500  
4612534 EDI: DISCOVER.COM Sep 03 2019 23:13:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,  
WILMINGTON, DE 19850-5316  
4614257 EDI: DISCOVER.COM Sep 03 2019 23:13:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4612535 EDI: RMSC.COM Sep 03 2019 23:13:00 GREEN TREE SERVICING LLC, 332 MINNESOTA ST, STE 610,  
SAINT PAUL, MN 55101  
4642854 E-mail/Text: bankruptcy.bnc@ditech.com Sep 03 2019 19:49:32 Green Tree Servicing LLC,  
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785  
4642855 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 03 2019 19:49:32 Green Tree Servicing LLC,  
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
4612536 EDI: IRS.COM Sep 03 2019 23:13:00 INTERNAL REVENUE SERVICE, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4612538 E-mail/Text: camanagement@mtb.com Sep 03 2019 19:49:34 M&T BANK, 499 MITCHELL ST,  
MS. DOROTHY DAVIS 501-34, MILLSBORO, DE 199669408  
4612539 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2019 19:49:52 PA DEPARTMENT OF REVENUE,  
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946  
4668259 EDI: PRA.COM Sep 03 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4612540 EDI: NAVIENTFKAMSERV.COM Sep 03 2019 23:13:00 SALLIE MAE, 11100 USA PKWY,  
FISHERS, IN 46037-9203  
4642271 EDI: ECAST.COM Sep 03 2019 23:13:00 eCAST Settlement Corporation assignee of Citibank, NA,  
POB 29262, New York NY 10087-9262

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
4627806\* +ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Navient Solutions, Inc. on behalf of USA Funds,  
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430)  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 05, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor DITECH FINANCIAL LLC afogle@rascrane.com  
Johanna Hill Rehkamp on behalf of Debtor 1 Omar Barron jhr@cclawpc.com,  
jlaughman@cclawpc.com;jbartley@cclawpc.com  
Johanna Hill Rehkamp on behalf of Debtor 2 April S. Barron jhr@cclawpc.com,  
jlaughman@cclawpc.com;jbartley@cclawpc.com  
Joshua I Goldman on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com  
Robert E Chernicoff on behalf of Debtor 1 Omar Barron rec@cclawpc.com,  
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com  
Robert E Chernicoff on behalf of Debtor 2 April S. Barron rec@cclawpc.com,  
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com  
Thomas Song on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
pamb@fedpne.com  
Thomas I Puleo on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Omar Barron</b>	Social Security number or ITIN	<b>xxx-xx-4681</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>April S. Barron</b>	Social Security number or ITIN	<b>xxx-xx-7727</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13 3/2/15</b>
Case number:	<b>1:15-bk-00821-HWV</b>	Date case converted to chapter	<b>7 8/22/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Omar Barron	April S. Barron
2. All other names used in the last 8 years		
3. Address	118 Lighthouse Drive Mechanicsburg, PA 17050	118 Lighthouse Drive Mechanicsburg, PA 17050
4. Debtor's attorney Name and address	Robert E Chernicoff Cunningham and Chernicoff PC 2320 North Second Street Harrisburg, PA 17110	Contact phone 717 238-6570 Email: <a href="mailto:rec@cclawpc.com">rec@cclawpc.com</a>
5. Bankruptcy trustee Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: <a href="mailto:lhaller@pkh.com">lhaller@pkh.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 9/3/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 7, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/6/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	